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(71) Applicant (for all designated States except US): **TAG-BOARD LIMITED** [GB/GB]; Suffolk House, Bath Road, Knowl Hill, Reading, Berkshire RG10 9UT (GB).

(72) Inventors; and

(75) Inventors/Applicants (for US only): **DAVIES, Christopher, Bernard** [GB/GB]; Suffolk House, Bath Road,

Knowl Hill, Reading, Berkshire RG10 9UT (GB).  
**YPSILANTI, Emmanuel** [GR/GR]; Androutsou 3-5, Zographou, GR- Athens (GR).

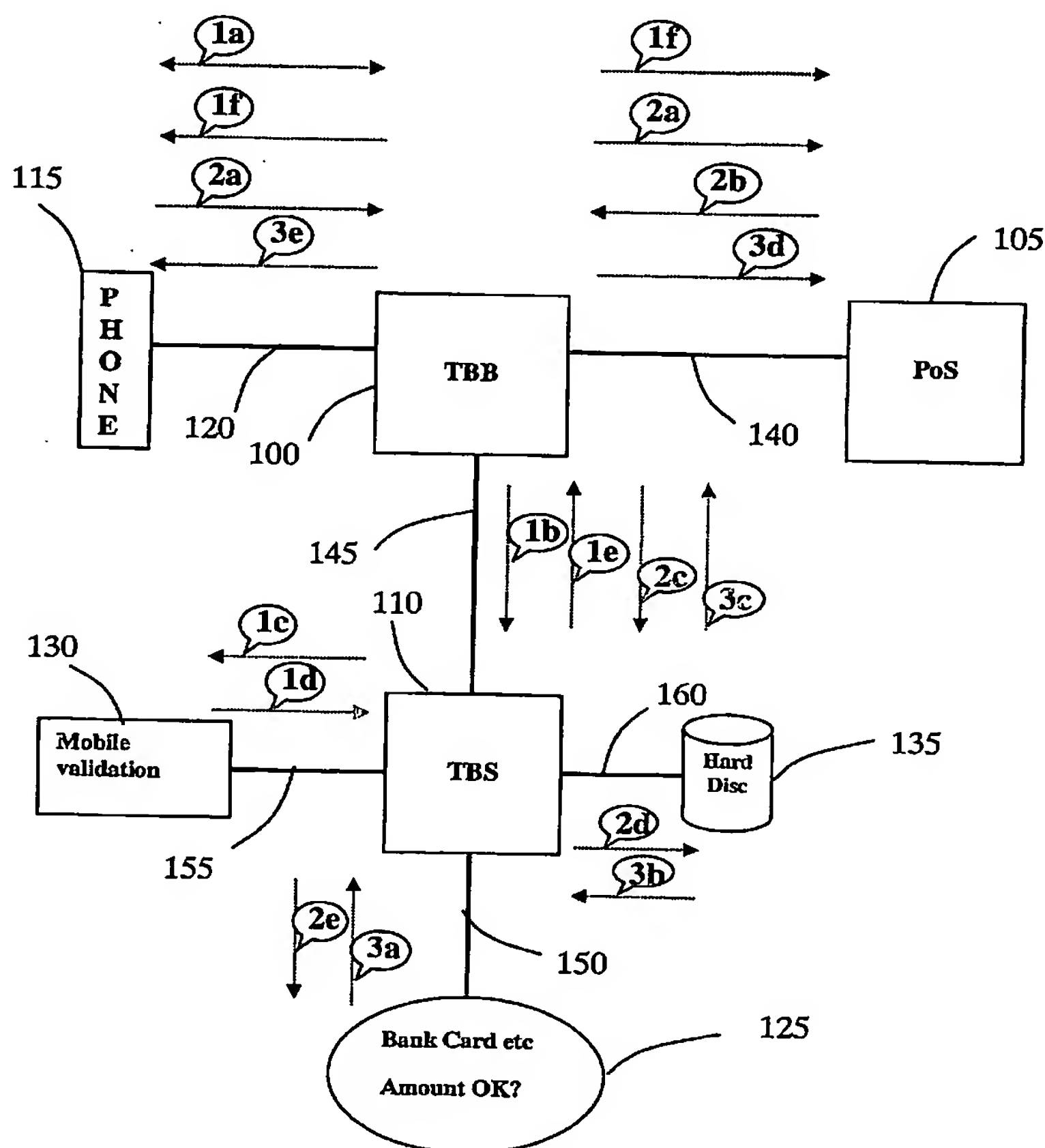
(74) Agent: **RICKARD, David**; IPULSE, 26 Mallinson Road, London SW11 1BP (GB).

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(54) Title: **PAYMENT APPARATUS AND METHOD**



(57) Abstract: A secure payment system for authorised point of sale transactions enables a user to pay electronically for goods using a handheld device such as a mobile phone (115). No confidential information need be held on the handheld device (115), all financial data being held within the payment system. A short-range wireless connection is provided to the handheld device (115) and the user has only to enter a PIN to initiate a transaction. The system includes a client device (100) and a server device (110). The server device (110) maintains user profiles which enables customisation, for example of transaction receipts and payment methods. Transaction receipts can be transmitted to a preselected location, for example by email or SMS, which provides an additional security check for the user.



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